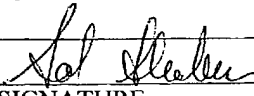


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JC07 Rec'd PCT/PTO 20 FEB 2002

FORM PTO-1390(modified) U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE (REV 10-95)		ATTORNEY'S DOCKET NUMBER 02/23236
TRANSMITTAL LETTER TO THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US) CONCERNING A FILING UNDER 35 U.S.C., 371		U.S. APPLICATION NO. (IF KNOWN), SEE 37 CFR 10/069012
INTERNATIONAL APPLICATION NO. PCT/IL01/00219	INTERNATIONAL FILING DATE 8 MARCH 2001	PRIORITY DATE(S) CLAIMED 20 MARCH 2000
TITLE OF INVENTION SYSTEM AND METHOD FOR INCREASING SECURITY OF ELECTRONIC MONETARY TRANSACTIONS		
APPLICANT(S) FOR DO/EO/US 1) Gabriel FRIEDMAN 2) Uri LEVY-ITZCHAK 3) Yitzhak SHACHAR		
Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:		
<ol style="list-style-type: none"> 1. <input checked="" type="checkbox"/> This is a FIRST submission of items concerning a filing under 35 U.S.C. 371. 2. <input type="checkbox"/> This is a SECOND or SUBSEQUENT submission of items concerning a filing under 35 U.S.C. 371 3. <input checked="" type="checkbox"/> This is an express request to begin national examination procedures (35 U.S.C. 371(f) at any time rather than delay examination until the expiration of the applicable time limit set in 35 U.S.C. 371(b) and PCT Articles 22 and 39(1). 4. <input checked="" type="checkbox"/> A proper Demand for International Preliminary Examination was made by the 19th month from the earliest claimed priority date. 5. <input checked="" type="checkbox"/> A copy of the International Application as filed (35 U.S.C. 371(3)(2) <ol style="list-style-type: none"> a. <input checked="" type="checkbox"/> is transmitted herewith (required only if not transmitted by the International Bureau). b. <input checked="" type="checkbox"/> has been transmitted by the International Bureau. c. <input type="checkbox"/> is not required, as the application was filed in the United States Receiving Office (RO/US). 6. <input checked="" type="checkbox"/> A translation of the International Application into English (35 U.S.C. 371(3)(2). 7. <input checked="" type="checkbox"/> A copy of the International Search Report (PCT/ISA/210). 8. <input type="checkbox"/> Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371(c)(3) <ol style="list-style-type: none"> a. <input type="checkbox"/> are transmitted herewith (required only if not transmitted by the International Bureau). b. <input type="checkbox"/> have been transmitted by the International Bureau. c. <input type="checkbox"/> have not been made; however, the time limit for making such amendments has NOT expired. d. <input type="checkbox"/> have not been made and will not be made. 9. <input checked="" type="checkbox"/> A translation of the amendments to the claims under PCT Article 19(35 U.S.C. 371(c)(3)). 10. <input checked="" type="checkbox"/> An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)). 11. <input checked="" type="checkbox"/> A copy of the International Preliminary Examination Report (PCT/IPEA/409). 12. <input type="checkbox"/> A translation of the annexes to the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371(c)(5)). <p>Items 13 to 18 below concern document(s) of information included:</p> <ol style="list-style-type: none"> 13. <input type="checkbox"/> An Information Disclosure Statement under 37 CFR 1.97 and 1.98. 14. <input type="checkbox"/> An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included. 15. <input type="checkbox"/> A FIRST preliminary amendment. A SECOND or SUBSEQUENT preliminary amendment. 16. <input type="checkbox"/> A substitute specification. 17. <input type="checkbox"/> A change of power of attorney and/or address letter. 18. <input type="checkbox"/> Certificate of Mailing by Express Mail 19. <input type="checkbox"/> Sequence Listing Statement: The sequence listing information recorded in computer readable form is identical to the written (on paper or compact disc) sequence listing. 20. <input type="checkbox"/> Other items or information: 		

U.S. APPLICATION NO. (IF KNOWN), See 37 CFR 10/069012		INTERNATIONAL APPLICATION NO. PCT/IL01/00219		ATTORNEY'S DOCKET NUMBER 02/23236	
20. The following fees are submitted: BASIC NATIONAL FEE (37 CFR 1.492(a) (1) - (5)): <input type="checkbox"/> Search Report has been prepared by the EPO or JPO \$ 890 <input type="checkbox"/> International preliminary examination fee paid to USPTO (37 CFR 1.482) \$ 710 <input type="checkbox"/> No international preliminary examination fee paid to USPTO (37 CFR 1.482) but international search fee paid to USPTO (37 CFR 1.445(a)(2)) \$ 740 <input type="checkbox"/> Neither international preliminary examination fee (37 CFR 1.482) nor international search fee (37 CFR 1.445(a)(2)) paid to USPTO \$ 1040 <input checked="" type="checkbox"/> International preliminary examination fee paid to USPTO (37 CFR 1.482) and all claims satisfied provisions of PCT Article 33(2)-(4) \$ 100 ENTER APPROPRIATE BASIC FEE AMOUNT =				CALCULATIONS PTO USE ONLY <div style="border: 1px solid black; padding: 2px;">\$100.00</div>	
Surcharge of \$130.00 for furnishing the oath or declaration later than <input type="checkbox"/> 20 <input type="checkbox"/> 30 months from the earliest claimed priority date (37 CFR 1.492(e))				\$0.00	
CLAIMS	NUMBER FILED	NUMBER EXTRA	RATE	\$0.00	
Total claims	32 - 20 =	12	x \$ 18	\$216.00	
Independent claims	4 - 3 =	1	x \$ 84	\$84.00	
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>				\$0.00	
TOTAL OF ABOVE CALCULATIONS =				\$400.00	
Reduction of 1/2 for filing by small entity, if applicable. <input checked="" type="checkbox"/>				\$200.00	
SUBTOTAL =				\$200.00	
Processing fee of \$130.00 for furnishing the English translation later than <input type="checkbox"/> 20 <input type="checkbox"/> 30 months from the earliest claimed priority date (37 CFR 1.492(f))				\$0.00	
TOTAL NATIONAL FEE =				\$200.00	
Fee for recording the enclosed assignment (37 CFR 1.2(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31) (check if applicable) <input type="checkbox"/>				\$0.00	
TOTAL FEES ENCLOSED =				\$200.00	
				Amount to be refunded:	\$
				charged	\$
<input type="checkbox"/> A check in the amount of \$ _____ to cover the above fees is enclosed. <input checked="" type="checkbox"/> Please charge my Deposit Account No. <u>50-1407</u> in the amount of \$ <u>200.00</u> to cover the above fees. A duplicate copy of this sheet is enclosed. <input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment to Deposit Account No. <u>50-1407</u> . A duplicate copy of this sheet is enclosed. NOTE: Where an appropriate time limit under 37CFR 1.494 or 1.495 has not been met, a petition to revive (37 CFR 1.137(a) or (b)) must be filed and granted to restore the application to pending status. SEND ALL CORRESPONDENCE TO:					
SOL SHEINBEIN G.E. EHRLICH (1995) LTD. C/O ANTHONY CASTORINA SUITE 207 2001 JEFFERSON DAVIS HIGHWAY ARLINGTON, VIRGINIA 22202, USA			<div style="text-align: center;">  _____ SIGNATURE </div> <div style="text-align: center;"> SOL SHEINBEIN _____ NAME </div> <div style="text-align: center;"> <u>25,457</u> _____ REGISTRATION NUMBER </div> <div style="text-align: center;"> <u>February 18, 2002</u> _____ DATE </div>		